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| LIST OF REFERENCES CITED BY APPLICANT Form PTO-1449 <i>(Use several sheets if necessary)</i> | ATTY. DOCKET NO.: 84417-4002 | APPLICATION NO.: 10/054,192 |
| | APPLICANT: Charles FISHER, III | |
| Sheet 1 of 1 | FILING DATE: January 22, 2002 | GROUP: 3692 |

| U.S. PATENT DOCUMENTS | | | | | | | |
|-----------------------|---------|-----------------|---------|---------------------|-------|----------|----------------------------|
| *EXAMINER INITIAL | CITE NO | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
| | A1 | 6,324,523 | 11/2001 | Killeen, Jr. et al. | 705 | 35 | |
| | A2 | 6,411,939 | 6/2002 | Parsons | 705 | 35 | |
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| FOREIGN PATENT DOCUMENTS | | | | | | | | |
|--------------------------|--|-----------------|------|---------|-------|----------|-------------|----|
| | | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION | |
| | | | | | | | YES | NO |
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| OTHER REFERENCES <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i> | |
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| C1 | Korn, Donald J., Financial Planning, pages 65-68, June 1, 2000, "Insurance – Signing Bonus: "Credit-enhanced" variable annuities, which give investors a little something extra for signing a contract, are shaking up that industry" |
| C2 | Gruel, Kelly, "Insurance firms rush to offer "bonus" VAs", Fund Marketing Alert, Jan. 11, 1999, Vol. 4, Iss. 2, page 1. |
| C3 | Pizzani, Lori, "Fidelity Drops Surrender Charges", Annuity Market News, October 1, 1999, pages 1-2. |

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| EXAMINER /Benjamin Fields/ | DATE CONSIDERED 03/04/2009 |
| *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609 . Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | |

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.F./